

WHAT IS CLAIMED IS:

1. An on-line financial information service system based on a distributed system architecture, comprising:
 - at least one financial information server for processing financial information requests;
 - an identification for said financial information server;
 - at least one data server for processing requests for data from said financial information server;
 - an electronic financial information request from a client;
 - at least one identification server for processing said electronic financial information request from said client by locating said financial information server, in accordance with said financial information server identification; and
 - a communication link between said client and said financial information server associated with said financial information server identification.
2. The system of claim 1 wherein said identification is a name for said financial information server.
3. The system of claim 1 wherein said client and said financial information server communicate in accordance with a binary interface.
4. The system of claim 3 wherein said communication link between said client and said financial information server is determined in accordance with said binary interface.
5. A system for interfacing a client to one of a plurality of financial information servers, comprising:

a name for each one of said plurality of financial information servers;

a name server for storing said name and financial information server pairs;

a financial information service request from said client;

a first communication link between said client and said name server for transferring a name for said one of said plurality of financial information servers to said name server and for transferring a location for said financial information server associated with said name to said client; and

a second communication link between said client and said financial information server with said location.

6. The system of claim 5 wherein said client and said financial information server communicate in accordance with a binary interface.

7. The system of claim 6 wherein said communication link between said client and said financial information server is determined in accordance with said binary interface.

8. A system for processing financial information requests, comprising the steps of:
associating a name with each of a plurality of financial information servers;
generating a financial information request, said request generated by a client;
transmitting said financial information request to a name server; looking up at said name server a location for one of said plurality of financial information servers;

establishing a communication link between said client and a financial information server at said location.

9. The method of claim 8 wherein the step of establishing a communication link comprises the step of establishing a communication link in accordance with a binary interface between said client and said financial information server at said location.

10. The method of claim 8, wherein said unique identification includes a unique name for each of said financial information servers.

11. The method of claim 8, wherein said unique identification includes a unique address for each of said financial information servers.

12. A system for processing financial information requests, comprising:

a plurality of financial information objects adapted for processing financial information requests;

a plurality of clients, said clients adapted for communication with said plurality of financial information objects;

a plurality of interfaces, each of said interfaces associated with at least one of said plurality of financial information objects;

a plurality of names, each of said names associated with at least one of said interfaces;

a financial information request from one of said plurality of clients;

a name of one of said plurality of names associated with said financial information request;

a communication link between said client requesting said financial information and said financial information object associated with said name, said communication link established in accordance with the interface associated with said name and said financial information object.

13. The system of claim 13 wherein the interface is binary.

14. The system of claim 13 wherein said financial information objects are two or more selected from the group consisting of a bill pay object, a card object, and a checking object.